

Document Page 1 of 1
**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re:

William Terral Smith,
Debtor.

Case No. 22-13116-PMM

Chapter 13

Related to ECF No. 105

Debtor's Objection to Motion for Relief from Stay filed by U.S. Bank Trust, N.A.

AND NOW, Debtor William Terral Smith, by and through his attorney, hereby objects to the Motion for Relief from Stay filed by U.S. Bank Trust, N.A. (the "Creditor").

Date: January 27, 2025

CIBIK LAW, P.C.
Counsel for Debtor

By: /s/ Michael A. Cibik

Michael A. Cibik (#23110)
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Philadelphia, PA 19102
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Certificate of Service

I certify that on this date I caused a true and correct copy of the Debtor's Objection to Motion for Relief from Stay filed by U.S. Bank Trust, N.A. to be served on all parties on the clerk's service list through the CM/ECF system. I did not serve anyone by mail.

Date: January 27, 2025

/s/ Michael A. Cibik
Michael A. Cibik